

participant has reached the earliest of the plan's normal retirement age, age 59½, or 30 years of service. By providing for more flexible retirement options in defined benefit plans, this legislation will benefit employers and workers alike.

Over the next 20 years, the aging of the baby boom generation and other demographic factors will transform the very nature of retirement. These factors, which include a shrinking labor supply, increased life expectancy, the desire to remain active, and a greater need for financial security, will combine to change the concept of retirement from an "on-off" switch to a wide spectrum of options, including phased retirement. As embodied in the PRL legislation, phased retirement would allow individuals to continue working for their current employer even after they begin drawing down their pension benefits.

Many older Americans who want to continue working for their employer find that it makes more sense to switch jobs simply so that they can continue working and still receive their pension benefit. Other workers retire from their employer and start receiving pension benefits; only to be rehired later—either as a full-time or part-time employee or as an independent contractor. While these arrangements have allowed some workers to take advantage of phased retirement, permitting in-service distributions from defined benefit plans at age 59½ or 30 years of service will allow more employers to offer flexible retirement programs.

Employers have expressed a keen interest in phased retirement as a method of retaining skilled older workers. In a survey of 586 larger employers conducted by Watson Wyatt in 1999, 60 percent of employers reported they were having difficulty attracting workers, and fully 70 percent agreed that implementing a phased retirement program is a viable strategy for addressing labor shortages. Sixteen percent of employers surveyed reported that they offer phased retirement, while another 28 percent said they are interested in establishing such programs in the next two to three years. Employers currently offering phased retirement report that it enables them to retain skilled older workers.

Mr. Speaker, our nation's pension laws have not kept pace with the need for flexible approaches to retirement. Under current law, defined benefit plans are permitted to make in-service distributions to active employees only if they have reached the plan's "normal retirement age." Under our legislation, however, the vast majority of defined benefit plans would have the flexibility to adopt a phased retirement arrangement.

Congress recently recognized the changing nature of the workforce and of retirement by passing legislation to eliminate the Social Security earnings test for beneficiaries age 65 and older. It is time that Congress took a similar step in the private sector by examining phased retirement proposals.

COMMENDING JUD M. LOCKWOOD'S ARTICLE ON THE AMERICAN FLAG

HON. GEORGE R. NETHERCUTT, JR.

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 12, 2000

Mr. NETHERCUTT. Mr. Speaker, when I was in my district over the 4th of July weekend, I read a newspaper article in my hometown paper that deserves the attention of the House.

The article explains how Jud M. Lockwood, of Spokane, WA, came to write a very moving paean to the American flag. Mr. Lockwood is a veteran of World War Two and he fought in North Africa and Europe. He knows first-hand of the sacrifices our fellow Americans have made to defend our nation and believes that the American flag is the living symbol of the price of freedom.

Last year, Mr. Lockwood decided to write the story of the American flag. In five short paragraphs, writing from the point of view of the flag itself, the story brings to life the silent symbol of America. Mr. Lockwood is urging all Americans to take the time to read the story of our flag. I wish to join his crusade by entering into the CONGRESSIONAL RECORD Mr. Lockwood's story, as well as the newspaper article describing his passionate efforts to promote this worthy cause.

Thank you Jud Lockwood, both for reminding Americans about the history and symbolism of our flag, but also for standing up for the flag in its time of need more than 50 years ago.

AN INSPIRATION FOR PATRIOTISM

(By Tracy Eilig)

In a neon orange Hawaiian shirt, Jud Lockwood folds his arms behind his head, rocks back in his easy chair and tries to explain how the idea came to him.

He can't. He hasn't a clue. He woke up one morning and the idea was in his head, like a baby in a basket left on the doorstep.

But he's taken care of it ever since. Or, maybe, the idea has taken care of him.

"I woke up and thought, 'I fought hard for the American flag and so did millions of others, and maybe I could write a story to give it the credit it deserves,'" he said.

His wife, Ruth, was skeptical. "Jud, you can't even write a good letter," she said.

But Lockwood sat down in his living room last fall with a yellow legal pad in hand and wrote. He came up with five paragraphs and 479 words that he wants everyone in America to read.

Lockwood calls it a story. But it's not really a story or a poem. It takes the point of view of the flag talking about itself in a way that ends up like a history lesson, a reminder and an admonition. It's sort of a red-white-and-blue Post-it note of patriotism;

"When you pledge your allegiance to me, remember that it stands for 'Liberty and justice for all.' Please rest assured that I will fly over your last resting place. Love and respect me as I shall be yours forever."

That's the final paragraph. It brings tears to Lockwood's eyes.

"My thrust is to get it out to the people because we should all respect the flag," he said, "To me, the flag is priceless. I am a firm believer that it's an emblem of peace in the world and as long as the flag flies we're safe."

A retired insurance salesman, former mayor of Omak, Wash., and former manager of the Omak Chamber of Commerce, the octogenarian and his wife moved to Spokane four years ago.

He is a World War II veteran, having fought in North Africa and Europe. He remembers watching fleets of B-17s fly over Italy on their way to bomb German targets. Some of the planes would vanish in a black cloud, in taking a direct hit from anti-aircraft fire.

In Tunis, he huddled with the rest of the troops as German Messerschmitt fighters strafed and bombed their positions.

"You're just at their mercy," he said.

It was a part of the war that Lockwood brought home with him in 1945 and lingered for a while before vanishing. Sitting at the dinner table, the sound of an airplane would make him race outside and dive for cover.

"I think you get fear built up in you," he said.

But Lockwood would do it again. He'd go to war for his country again even at his age.

"Freedom is priceless as far as I'm concerned," he said.

To Lockwood the flag is the embodiment of that freedom and everyone should respect it. It's that belief that has driven him for months.

With the help of a neighbor in his apartment complex, Lockwood got his flag story edited. With the help of the building manager, he got it formatted on paper with stars in the background and stripes around the border. With the encouragement of his wife, daughter and strangers he's met along the way, he's tried to sell his admonition to respect the flag.

He copyrighted his story and then made himself business cards. He puts blue and red edging on them by hand with a felt-tip marker. He finishes them with a sticker of, naturally, an American flag.

He's gone to schools. To fire departments. To the U.S. Immigration and Naturalization Service. Everywhere, he tries to sell copies of his flag story.

"Do you realize 600,000 immigrants enter the country annually?" he said.

Every one of them should have a copy, Lockwood thinks. Why not?

He's taken his story to congressmen. He's offered it to banks. He'd like it to be printed on the back of brochures for political candidates. He's sold about 500 trying to cover his expenses and given away hundreds of other copies.

"I would like to get this into a national concern. Maybe someday, one of my children will take over," he said. "I would like to see the flag story on the Statue of Liberty, put into bronze or something."

Lockwood woke up one morning with his version of the American dream. He took care of it, made it grow. It's taking care of him, too.

Before the idea for his flag story came to him, Lockwood was feeling a little adrift.

"I really didn't do much. I'd walk downtown, got involved with my church. Basically, I don't think I had a lot of direction until this bombshell—this story hit," he said. "I wonder if I didn't have this, what really would I be doing?"

But it's a question he doesn't need to probe. He's got his mission.

"I get carried away, each day I get up seeing where I can sell them. I think the possibilities are unlimited. It keeps me going, keeps me active," Lockwood said. "It gives me a goal every day to go out and meet people."

I AM YOUR FLAG—THE AMERICAN FLAG

I am also known as the Grand Old Flag. I am the greatest flag in the world. I am thrilled and overjoyed that I can represent you. As I fly from many high and lofty heights, you honor me from places such as the United States capital, state capitals, your home, city halls, cemeteries, the Tomb of the Unknown Soldier, and the island of Iwo Jima. I am doing my best to remind you that I represent the home of the brave and the land of the free.

My beginning is uncertain. Some scholars claim that Francis Hopkins designed me, while other say Betsy Ross made me. Which ever, it doesn't change my goals. It has been a grand and glorious life for me. I have led this great country in thousands of parades. I have been saluted by millions, and sung to at events of all kinds. I am happy to wave to you as a symbol of peace and hope. I am also known as Old Glory. What an honor to have a name like that. I tingle with pride when you sing the Star Spangled Banner, or graciously give the Pledge Of Allegiance.

Sometimes I get cold and lonesome flying high above. The wind whips me in many directions, but my life is to give you courage

and direction. As I see a big storm approaching, I become somewhat concerned and brace myself for the wind, rain, hail, sleet, snow or whatever nature has in store. Being afraid of the elements doesn't hurt my pride because the American people are thinking of me, and what I proudly stand for.

For centuries I have been the symbol of peace and honor, yet I have been burned, tattered, and torn by warfare. I have been cursed, worn on people's anatomy, hairpieces and clothing. I don't like it! It's disrespectful of my intent and purpose to represent freedom. At times it is hard for me to realize that I have been the emblem of peace and justice for so many years. Why do some people want to destroy me, and what I stand for? I hope that my days as your flag are not numbered. Cherish me, respect and love me for centuries to come. Sometimes I get so battered, torn and faded that I need to be replaced. I know that one of my brothers or sisters is willing and able to take my place as Old Glory. When my time to depart arrives, I never want to leave without knowing that another flag is flying for you on top of a flagpole or at half-mast in honor of those who have made the ultimate sacrifice for our great country.

When you pledge your allegiance to me, remember that it stands for liberty and justice for all. Please rest assured that I will fly over your last resting place. Love and respect me as I shall be forever yours.

INCREASE OF \$40 MILLION TO THE ENERGY AND WATER APPROPRIATION ALLOCATION

HON. MATT SALMON

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 12, 2000

Mr. SALMON. Mr. Speaker, Mr. MARK UDALL and I recently introduced, and Chairman PACKARD accepted, an amendment to add \$40 million to the FY 2001 Energy and Water budget. The following chart appropriates that \$40 million in a manner agreed upon by Chairman PACKARD. I submit this chart for inclusion in the RECORD.

ENERGY AND WATER DEVELOPMENT APPROPRIATIONS—RENEWABLE ENERGY RESOURCES—SALMON/M. UDALL/BOEHLERT/KAPTUR AMENDMENT

[In millions of dollars]—

Program	FY00 actual	FY01 request	FY01 house	Amendment adds	Program totals
Solar bldgs.	2	4.5	2	+1.95	3.95
PV	65.9	82	67	+8.775	75.775
CS power	15.2	15	6	+7.8	13.8
Biopower	31.8	48	32	+1.4625	33.4625
Biofuels	38.9	54.4	42.26	+3.9	46.16
Wind	32.5	50.5	33.28	+3.9	37.18
REPI	1.5	4	1	+2.925	3.925
RE prog support	4.9	6.5	4	.....	4
Int'l Renewable	3.8	11.5	4	.....	4
NREL	1.1	1.9	4	.....	4
Geotherman	23.6	27	24	+2.925	26.925
Hydrogen	24.5	23	22	+1	23
Hydropower	5	5	5	+4.875	5.4875
Renewable Indians	4	5	2	.....	2
Elect. sys.	37.8	48	37	+4.875	41.875
Emissions	.....	.....	.1	.....	.1
Transmission	3	11	5	.....	5
(DistPower)	.....	(3)	(3)	(+.975)	(3.975)
HTS	31.4	32	28	+3.9	31.9
Storage	3.4	5	4	.....	4
DOE energy mgmt	0	5	2	.....	2
Federal buildings	4	¹ (6)	0	.....	0
Program direction	17.72	18.159	18.159	.....	18.159
Totals	314.22	409.459	305.699	+40	345.699

¹ Not requested.

OPPOSITION TO LANGUAGE PERMITTING LARGER MICROENTERPRISE LOANS

HON. BENJAMIN A. GILMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 12, 2000

Mr. GILMAN. Mr. Speaker, the following is an explanation of the purposes of a point of order I made relative to legislative language on microenterprise loans that I did not have the opportunity to deliver in full on the floor. I include it here so that my purposes in making the point of order are clear.

Mr. Chairman, I make a point of order against the language appearing in the bill beginning with "Provided" on page 11, line 23, through page 12, line 8, on the ground that it violates clause 2 of Rule XXI.

The Rule prohibits changes to law on general appropriations bills. This language imposes conditions on the microenterprise program and clearly changes existing law by relaxing minimum lending provisions.

The House considered the issue of microenterprise lending in 1999 when it passed H.R. 1143. A counterpart to that bill has been reported by the Senate Committee on Foreign Relations and is awaiting floor action, I hope

we will be able to complete our consideration of it before long.

If the Administration, which has historically wanted to relax these standards, wished to engage further with the Congress on this issue, they should have approached the Committee with legislative jurisdiction, the Committee on International Relations.

That is an unfortunate attitude that we have seen from time to time in this and other Administrations and I regret that we have to consume the time of the Committee in dealing with this sort of matter in this way.

Accordingly, Mr. Chairman, I must respectfully insist on my point of order.